

Customer Engagement Overview

May 2017



Overview

Transurban's customer service in numbers



4
retail brands
in Australia



5M
customers in Australia
and the US



400,000
account customers
in NSW



3
core customer
promises



3,840
participating retail
outlets in Australia



905
retail outlets
in NSW



2,600*
NSW customer calls man-
aged every day



60,000
visits to our retail
websites every day



4-star
customer satisfaction rating for
Transurban Linkt and Roam

* Average call volume (Monday to Friday)

Transurban is an owner and operator of urban toll roads in Australia and the United States. In Sydney, Melbourne and Brisbane we operate 13 roads, which are among the nation's busiest.

Almost two million trips are made each day and road users collectively travel six billion kilometres every year across these roads.

We have more than five million account customers and four retail brands across Australia including Transurban Linkt (formerly Roam Express) and Roam in New South Wales; go via in Queensland; and CityLink in Victoria.

Our customers and their experience of our service on and off the road is at the heart of everything we do. All of our customer-service activities and initiatives must deliver on our core customer promises to:

Make it easy



Everything we do will
be easy to use and
understand

Show we care



We will listen, be
transparent and
flexible

Add value



We will create
meaningful experiences
for our customers

Delivering on these promises is the daily focus for our 470 dedicated customer service and customer experience employees.

As part of our focus on providing customers with exceptional standards of service that respond to their changing needs, in May 2017 we rebranded Roam Express to Transurban Linkt. The new brand includes a range of customer service offerings including a new tagless account option that has been designed for casual users; simplified fees for customers to improve their experience; and a mobile app channel for iOS and Android phones—allowing customers to manage their accounts on the go.

Meeting our customers' needs

We undertake regular and comprehensive research to understand our customers and continuously improve the products and services we offer.

We have identified a number of opportunities to enhance our customer service through face-to-face consultation, call centre evaluation, market research and customer data analysis. These customer insights help guide the development of new products, technology and communications to continually improve their experience with us. For example, we are continuously working to make it easy for travellers to pay on time and avoid additional fees through a broad range of initiatives including:

- **providing more ways to pay**—including online, over the phone or in person at one of the participating outlets in Australia
- **preventing avoidable fees** with a range of account options
- **offering a financial hardship policy** for customers experiencing difficulties
- **proactively contacting customers** via a range of channels (SMS, email, phone and post) if we identify an account issue or non-payment for travel, and
- **working with our stakeholders**—including government partners, to identify opportunities to improve customers' experience.

Tolling products

Our customer base is diverse, ranging from daily commuters to casual travellers and individuals and families to businesses. Each of these groups has different needs and we meet these through providing a range of tolling products, and communication and payment channels.

Customers can choose between a casual pass (ie a Sydney Pass for Transurban Linkt customers and Visitor's E-PASS for Roam customers) or setting up a tolling account and travelling with an electronic tag in their vehicle (refer to Figure 1). We also have dedicated products for businesses and a tailored offering for corporate key account holders.

With the launch of Transurban Linkt, we have changed our product offering to better meet our customers' needs, provide clearer differentiation, and lower barriers for a longer-term relationship with our customers. These changes include:

- introducing a tagless product
- lowering the setup costs that currently deter customers from opening a tag account
- simplifying fees for customers to improve their experience
- a new mobile app for iOS and Android phone.

Communication and payment channels

Transurban provides a number of communication channels for customers to contact us for general and account maintenance enquiries, toll payments, and for other information including making a complaint. These channels include telephone, email, postal mail, website enquiry forms, web-live chat, mobile apps and face-to-face participating retail outlets. More detail about these channels is provided on the following pages.

Online channels

We offer fully-featured, mobile-responsive websites to provide an easy way for customers to manage their account online, pay their tolls and research our product offerings. Our four Australian retail websites receive around 60,000 visits every day. The Transurban Linkt and Roam websites receive around 13,000 visits.

Most website visits are from customers who are looking for a self-service option that they can undertake at their convenience 24/7. However, some customers have queries and we receive 750 emails or website-form enquiries every day and respond to 95 per cent of these within two business days (in line with our service targets).

Figure 1: Tolling products in NSW (Transurban Linkt and Roam customers)

Brand	Product offering			
Transurban Linkt	Sydney Pass	Tagless account ¹	Tag account	Commercial account
Roam	Visitor's e-Pass		e-TAG account	Commercial account
Target user	Temporary/visitor traveller	Casual traveller	Frequent traveller/commuter	Commercial and fleet operators
Description	Quick & easy option for one-off or short term travel	Low commitment for ongoing casual travel	Cheapest way to travel and flexible payment options	The most efficient way for fleet operators to manage their fleet's toll road travel

1 New product for Transurban Linkt customers only

From May 2017, the new Transurban Linkt mobile app for iOS and Android platforms will provide customers with an easy and convenient way to manage their accounts on the go. Through the app customers will be able to:

- log in easily
- make payments with a single touch
- receive relevant notifications
- view their detailed trip history
- manage their personal details
- change vehicle registration details.

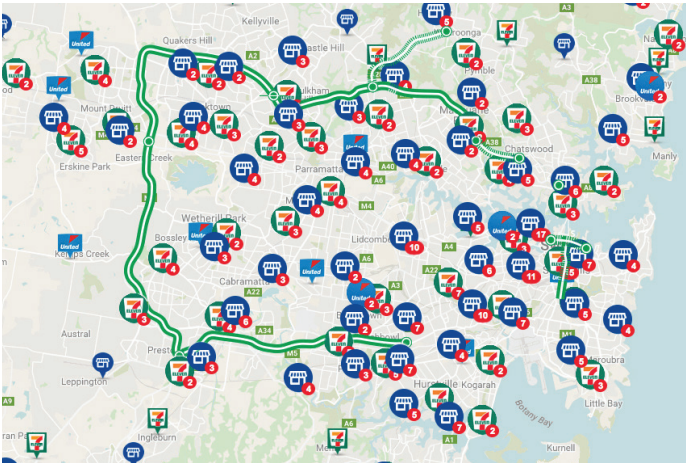
Customer call centre

Our centre receives 12,750 calls on average every work day of these, 2,600 calls are from Transurban Linkt and Roam customers. Customer service representatives receive regular quality training to ensure high standards of customer service are continuously delivered. A key part of the service we provide is resolving customer enquiries the first time they call, which for Roam and Transurban Linkt customers is achieved more than 90 per cent of the time (refer to Figure 2).

Retail outlets

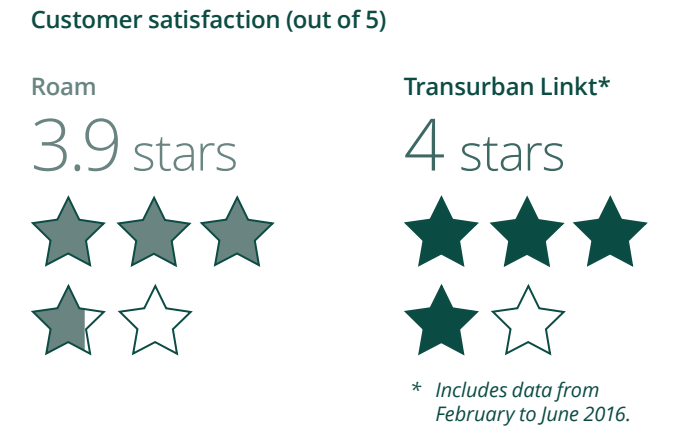
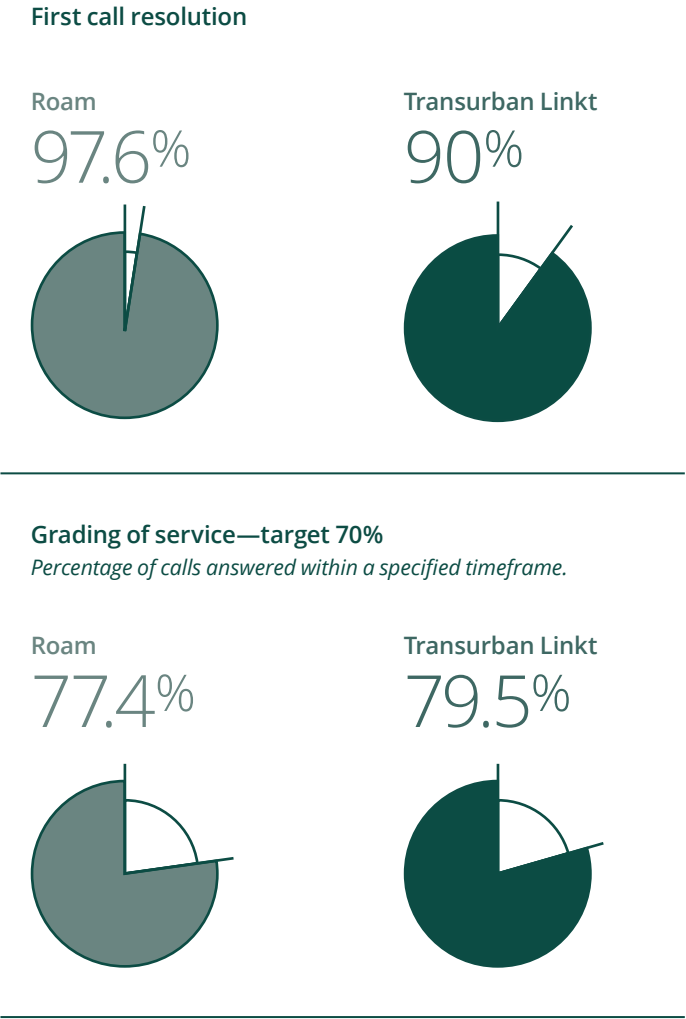
We are committed to making it easy for customers to pay on time and avoid fees wherever possible, and understand that some customers prefer to pay for their tolls in person. We have established a number of partnerships with retail businesses to provide our customers with a readily accessible and convenient face-to-face option that provides 24/7 convenience. Our customers can manage their tolls at almost 4,000 outlets across Australia, of these, 905 outlets are in metropolitan Sydney and regional NSW (refer to Figure 3).

Figure 3: There are 905 participating retail outlets in NSW



'Pay-in-person' retail partners	Number of locations
Newsagent	594
7-Eleven	220
United Petroleum	69
SPAR	12
Puma Energy	10

Figure 2: Customer service performance (FY16)



How customers pay for their toll road travel

Every workday more than 700,000 trips are made across the roads we operate in Sydney. All of our roads across Australia operate multi-lane free-flow tolling.

Each trip is recorded electronically by sophisticated roadside equipment and processed through our state-of-the-art back-office tolling system. This complex and sophisticated process generates approximately 2.6 terabytes of data each month.

In NSW, approximately 94 per cent of customers travel on toll roads with a valid arrangement for payment of tolls. This means they have a tolling account in place either using a tag or video matching, or have purchased a casual pass. After a customer travels on a toll road, their trip is applied to their account or casual pass product.

For account customers, if their account balance is insufficient to meet further travel and the customer is travelling with a tag, the tag will emit three beeps to signal a low balance warning. The customer is then sent a "Low Balance Warning" message via email or SMS.

If their account falls into negative balance, this is followed four days later by an "Account Suspension Notification". This communication clearly advises the customer that any further travel incurred while in suspension may result in a Toll Notice being issued, which incurs additional fees. This communication also provides simple instructions on how to make a payment to bring their account out of suspension.

Where a customer has not paid the outstanding balance within seven days, they are sent an overdue reminder communication. If payment is still outstanding after a further seven days, they are sent a final letter of demand. Failure to respond within another seven days will trigger the enforcement process.

This process is regulated through the contractual agreements we have in place with the State Government.

Helping customers avoid payment problems

Transurban provides drivers with information that is designed to help them avoid issues with payment. This starts with on-road signage about the need to pay a toll for their travel and the beeps heard at gantry points by tag account holders, signalling the credit status of their account.

We have processes in place to help account customers avoid incurring unplanned charges or other fines. These include:

- proactively notifying customers when there are issues with their account (e.g. when they have a low account balance)
- advising road users how they can simplify their travel payment arrangements and save money by becoming account holders
- encouraging customers with multiple accounts to merge these into a more easily managed single account
- sending customers who download the new Transurban Linkt app notifications direct to their phone.

Through enhanced digital communication services, we are more effectively notifying customers about any unpaid tolls and helping them avoid potential infringement

Tolling Customer Ombudsman

The Tolling Customer Ombudsman (TCO) scheme has been in operation as a free and alternative dispute resolution process for over a decade. The scheme operates in Victoria, New South Wales and Queensland and is funded by tolling operators.

Consistent with good practice in the arena of independent complaints handling, Transurban has committed to meet all costs associated with the role, including the maintenance of a website to ensure the availability of information and activity reports to the public.

Once an unresolved complaint has been accepted, the TCO will consider all aspects of the matter raised and may then make a recommendation. A decision issued as a formal determination by the Ombudsman is binding on the relevant participating tolling

operator. However, these determinations are not binding on the customer, who retains all legal rights to pursue the matter through general consumer protection channels.

While the TCO has no binding power relating to monetary compensation, they may recommend such payment as appropriate.

The TCO is unable to assist in matters in which infringement notices have already been issued by the relevant authorities. Infringement notice management is in the hands of the State Government and State provisions apply. If the matter has not reached infringement stage, the TCO will take account of whether the parties have attempted to resolve the matter themselves.

Engaging with customers over unpaid tolls

Where a Roam or Transurban Linkt customer does not have money on their pre-paid account at the time of travel, we provide extensive notifications to the customer to avoid a toll notice being issued.

Where a trip remains unpaid, Roads and Maritime Services (RMS) issues a toll notice on behalf of the toll road operator and if the toll remains unpaid RMS issues a reminder notice to drivers to encourage them to pay outstanding tolls and related administration fees. We attempt a number of engagement points with the customer for the debt to be resolved prior to any referral to the State Debt Recovery Office. This ensures we strike a fair and reasonable balance for the vast majority of our customers who intended to do the right thing and pay on time.

For those who have not made any travel arrangements with us, in the first instance, we waive the toll invoice fees if an account is opened.

Transurban has a first-time forgiveness program where the fee is waived if a customer has an account and it is the customer's first toll invoice.

We also have a financial hardship policy to assist customers who are finding it difficult to settle any payments. This may involve a waiver of fees, more time to pay and, in some cases, a waiver of tolls.

Managing customer complaints

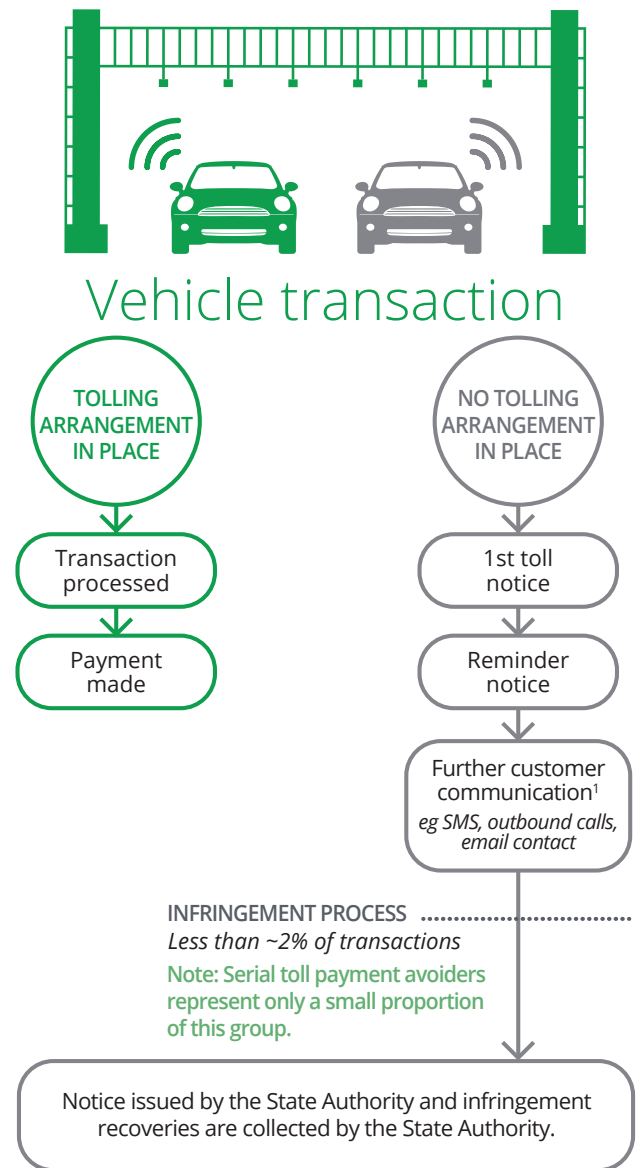
We strive to meet our customers' expectations and recognise the importance of adopting robust processes to manage the small percentage of instances where this does not occur.

A range of options are available for customers to lodge a complaint, including verbally requesting a complaint be lodged when contacting the Call Centre, completing a web complaint form, responding to an earlier email response from Customer Care, and emailing the Customer Resolutions Team directly.

Upon receipt of a complaint, an acknowledgment will be sent within 24 hours advising the customer that the complaint has been received.

A specialised Resolution Advisor will be assigned to investigate the complaint and provide an outcome to the customer. If a satisfactory resolution is not reached, the Resolution Advisor will advise the customer of their option to have the matter reviewed by the Tolling Customer Ombudsman.

Figure 4: Enforcement process



1. Where legislation allows and information is available

Looking to the future

We have embedded a culture of service excellence across our business.

Our drive to deliver an exceptional customer experience is underpinned by extensive research into our customers' behaviours and expectations. We work to exceed customers' expectations on and off the road by continuously reviewing our service delivery practices and product offering. The launch of Transurban Linkt in May 2017 is an example of this innovation.

New technologies are presenting more immediate and intuitive ways to engage with customers in a way that is most preferable for them. We are embracing these technologies to trial and implement solutions that provide customers with new and different ways of interacting with us and managing payment of their toll road travel.

Customer service is a core component of our social licence to operate and everything we do—large and small—is to deliver on our three core customer promises to make it easy, show we care and add value for customers. While customer preferences and expectations will naturally change over the years, we believe these promises will stand the test of time.

Trialling new technologies

Transurban is committed to continually innovating the products and services we offer to take advantage of new technology, capabilities and evolving markets. We are investing in a range of projects to explore potential opportunities.

In May 2017, Transurban is undertaking a trial in NSW of an innovative new GPS-enabled Android smartphone app. The app will allow casual customers to self-manage their toll road usage via their smartphone, on a trip-by-trip, 'pay-as-you-go' basis. The app uses the GPS on a customer's phone to identify when they have entered and exited a toll road. The cost of each trip is provided to the customer after they have travelled, allowing them to pay directly from the app. The trial is designed to collect customer insights into the desirability of a GPS-enabled tolling experience. The GPS experience is validated against what is detected at the toll point. Where there is a discrepancy, toll point data will take precedence.

Transurban is also working with a number of its largest customers to trial GPS tolling capabilities. These trials are 'shadowing' the existing tag-based tolling arrangements, which remain in place. The aim of the trial is to gain insights about the desirability, feasibility and viability of potential future GPS offerings for corporate customers.

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